

MISSISSIPPI CLOSING SERVICES
299 SOUTH 9TH STREET, SUITE 201
OXFORD, MISSISSIPPI 38655
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PREPARED BY & RETURN TO:
MISSISSIPPI CLOSING SERVICES
1124 N LAMAR
OXFORD, MS 38655

STATE MS.-DESOTO CO.

Aug 19 10 56 AM '04

BK 480 PG 82
W. E. DAVIS CH. CLK.

STATE OF MISSISSIPPI

FHA CASE NO. 283-019736

SPECIAL WARRANTY DEED

This Indenture, made this 9 day of August, 2004, between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) **Craig Michael Rich and Susan Gail Rich**, as joint tenants with full rights of survivorship and not as tenants in common, party(ies) of the second part (Grantees).

Witnesseth, That the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi:

Lot 187, Section C, North Creek Subdivision, PUD, situated in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Page 45, and revised in Plat Book 64, Page 37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple; and the said party of the first party specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right appearing of record; and **subject** to any state of facts an accurate survey would show.

This Deed not to be in effect until: August 11, 2004.

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 16106 (10/14/70), as amended.

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

V. Wul
Unofficial Witness

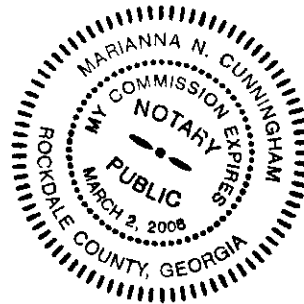
By: [Signature] as
Attorney-in-Fact

STATE OF GEORGIA
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for the said County and State, on this 9 day of August, 2004 within my jurisdiction, the within named Bernard Rando who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 101 at Page 549 in DeSoto County records and that in said representative capacity (he)(she) executed the above and foregoing instrument, after first having been duly authorized so to do.

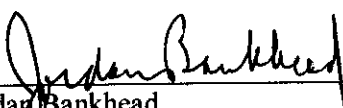
Commission Expires: 03.02.08

[Signature]
Notary Public



Indexing instructions to the
Chancery Court Clerk of DeSoto
County, Mississippi, as per Section
89-5-33 MCA Annotated.

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Prepared by: Jordan Bankhead
Mississippi State Bar #100897
MISSISSIPPI CLOSING SERVICES
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Grantor's Address:
Best Assets/Citiwest JV
3420 Norman Berry Drive
Suite 600
Hapeville, Georgia 30354
404-768-1400
No Second Number

Grantees' Address:
Craig Michael Rich
Susan Gail Rich
8841 Cat Tail Cove
Southaven, DeSoto, Mississippi
901-381-6504
No Second Number